

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Ryan J. Forbes</u> | Social Security number or ITIN | xxx-xx-4790 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 12-21490-TPA | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ryan J. Forbes

9/21/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Ryan J. Forbes
DebtorCase No. 12-21490-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
Form ID: 3180WPage 1 of 2
Total Noticed: 37

Date Rcvd: Sep 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2017.

db +Ryan J. Forbes, 2630 Reiter Road, Pittsburgh, PA 15235-4003
 cr +Barclays Bank PLC. c/o Shellpoint Mortgage Servi, PO Box 10826, Greenville, SC 29603-0826
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13335236 AES Loan Servicing, P.O. Box 2461, Harrisburg, PA 17105-2461
 13379317 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
 13395058 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 13335235 +Aas Debt Recovery Inc, Re: Mark A. Antonucci D.M.D., Po Box 129,
 Monroeville, PA 15146-0129
 13335237 +Aes/brazos/us Bank, Po Box 2461, Harrisburg, PA 17105-2461
 14100316 Barclays Bank PLC, c/o Shellpoint Mortgage Servicing, PO Box 10826,
 Greenville, SC 29603-0826
 13427440 +County of Allegheny, c/o Goehring, Rutter & Boehm, 437 Grant Stret, 14th Floor,
 Pittsburgh, PA 15219-6101
 13335244 +McCabe, Weisberg and Conway, P.C., c/o Christine L. Graham, Esquire,
 123 South Broad Street, Suite 2080, Philadelphia, PA 19109-1031
 13335248 +Tracy Booth, 2630 Reiter Road, Pittsburgh, PA 15235-4003
 14312773 +U.S. Bank Trust National Association, a, Serviced by Select Portfolio Servicing,,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 13335249 +US Bank Trust National Association ..., 13801 Wireless Way, Oklahoma City, OK 73134-2500
 13412712 +VERICREST FINANCIAL, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
 13335250 +Vericrest, Po Box 24610, Oklahoma City, OK 73124-0610
 13335251 Victoria J Forbes, Po Box 24610, Irwin, PA 15642
 13335252 +Victoria J Forbes, 146 Burchwood Way, Irwin, PA 15642-4708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 22 2017 00:57:56 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Sep 22 2017 00:53:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 13340811 EDI: PHINAMERI.COM Sep 22 2017 00:53:00 Americredit Financial Services, Inc.,
 PO Box 183853, Arlington TX 76096
 13335238 +EDI: GMACFS.COM Sep 22 2017 00:53:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 13362662 +EDI: GMACFS.COM Sep 22 2017 00:53:00 Ally Financial, c/o Ally Servicing LLC,
 P.O. Box 130424, Roseville, MN 55113-0004
 13335239 +EDI: CAPITALONE.COM Sep 22 2017 00:53:00 Capital One, N.A., Capital One Bank (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 13335240 +E-mail/Text: kcarter@creditmanagementcompany.com Sep 22 2017 00:58:11 Credit Management Co,
 Re: Wpahs-Aspn, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13335241 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 22 2017 00:58:23 Duquesne Light,
 411 Seventh Avenue, Pittsburgh, PA 15219-1942
 13386083 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 22 2017 00:58:23 Duquesne Light Company,
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13472325 EDI: ECMC.COM Sep 22 2017 00:53:00 ECMC, PO Box 16408, St. Paul MN 55116-0408
 13335242 +EDI: AMINFOFP.COM Sep 22 2017 00:53:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 13335243 +EDI: PHINAMERI.COM Sep 22 2017 00:53:00 Gm Financial, Po Box 181145,
 Arlington, TX 76096-1145
 13379572 EDI: JEFFERSONCAP.COM Sep 22 2017 00:53:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 13359570 +EDI: OPHSUBSID.COM Sep 22 2017 00:53:00 OAK HARBOR CAPITAL IV, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 13405396 +EDI: OPHSUBSID.COM Sep 22 2017 00:53:00 PHARIA L.L.C., C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 13382636 EDI: PRA.COM Sep 22 2017 00:53:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14028418 EDI: PRA.COM Sep 22 2017 00:53:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 13382147 +E-mail/Text: csidl@sbcglobal.net Sep 22 2017 00:58:12 Premier Bankcard/Charter, POB 2208,
 Vacaville, CA 95696-8208
 13335247 +E-mail/Text: courtinfo@myshs.com Sep 22 2017 00:58:05 Safehome Security, 55 Sebethe Dr,
 Cromwell, CT 06416-1054

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
 cr Duquesne Light Company
 cr JPMorgan Chase Bank (f/k/a The Chase Manhattan Ban
 cr LSF7 NPL V Trust, by Vericrest Financial, Inc.
 cr U.S. Bank Trust National Association, as Trustee f

District/off: 0315-2

User: amaz
Form ID: 3180W

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Total Noticed: 37

Date Rcvd: Sep 21, 2017

***** BYPASSED RECIPIENTS (continued) *****

cr VOLT Asset Holdings NPL3
13335245 Penn Hills Township & SD
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, TX 76096)
cr* Barclays Bank PLC, c/o Shellpoint Mortgage Servicing, PO Box 10826,
Greenville, SC 29603-0826
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr ##+Penn Hills School District and Municipality of Pen, Maiello Brungo & Maiello, LLP,
3301 McCrady Road, Pittsburgh, PA 15235-5137
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13377220 ##+Penn Hills Municipality, c/o Maiello Brungo & Maiello, LLP, 3301 McCrady Road,
Pittsburgh, PA 15235-5137
13366434 ##+Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 3301 McCrady Road,
Pittsburgh, PA 15235-5137
13335246 ##+Rui Credit Services In, Re: Comcast, 225 Broadhollowrd, Melville, NY 11747-4809
TOTALS: 7, * 4, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 21, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor VOLT Asset Holdings NPL3 ecfmail@mwc-law.com
Bryan P. Keenan on behalf of Debtor Ryan J. Forbes keenan662@gmail.com, melindap662@gmail.com
Celine P. DerKrikorian on behalf of Creditor Barclays Bank PLC ecfmail@mwc-law.com
Celine P. DerKrikorian on behalf of Creditor LSF7 NPL V Trust, by Vericrest Financial, Inc.
ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank (f/k/a The Chase Manhattan Bank),
as trustee, on behalf of the owners of the Mortgage Pass-Through Certificates, Series 2001-AR19
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, as Trustee for
Towd bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Jennifer L. Cerce on behalf of Creditor Penn Hills School District and Municipality of Penn
Hills jlc@mbm-law.net
Joshua I. Goldman on behalf of Creditor JPMorgan Chase Bank (f/k/a The Chase Manhattan Bank),
as trustee, on behalf of the owners of the Mortgage Pass-Through Certificates, Series 2001-AR19
bkgroup@kmlawgroup.com
Marisa Myers Cohen on behalf of Creditor LSF7 NPL V Trust, by Vericrest Financial, Inc.
mcohen@mwc-law.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 14